

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Alicia Beury  
Debtor(s)

Case No. 20-02045-RNO  
Chapter 7

District/off: 0314-5  
Date Rcvd: Oct 29, 2020

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 27

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2020:**

Recip ID	Recipient Name and Address
db	Alicia Beury, 205 Beechwood Ave, Mar Lin, PA 17951-8203
cr	+ Santander Consumer USA Inc., dba Chrysler Capital, c/o Stewart, Zlimen & Jungers, Ltd., 2860 Patton Road, Roseville, MN 55113-1100
5341513	American Education Svc, Attn: Bankruptcy Dept, PO Box 2461, Harrisburg, PA 17105-2461
5341514	Amredpheaa, PO Box 61047, Harrisburg, PA 17106-1047
5341511	Beury Alicia, 205 Beechwood Ave, Mar Lin, PA 17951-8203
5341515	Chrysler Capital, PO Box 961212, Fort Worth, TX 76161-0212
5341518	Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
5341519	FedLoan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
5341520	Hidden River Cu, 60 Westwood Rd, Pottsville, PA 17901-1834
5341512	Kent D Watkins Esq, 101 S 2nd St, Saint Clair, PA 17970-1204
5341524	+ Midland Funding, 320 E Big Beaver Rd, Troy, MI 48083-1271
5341523	+ Midland Funding, Attn: Bankruptcy, 350 Camino de la Reina Ste 100, San Diego, CA 92108-3007
5341525	PNC Bank, PO Box 1820, Dayton, OH 45401-1820
5341526	Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
5341529	Santander Consumer USA, Attn: Bankruptcy 10-64-38-FD7, 601 Penn St, Reading, PA 19601-3544
5341530	Schuylkill Federal Cr, 724 W Market St, Pottsville, PA 17901-2813

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: william.schwab@txitrustee.com	Oct 29 2020 19:44:00	William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56, Lehighton, PA 18235
cr	+ EDI: PRA.COM	Oct 29 2020 23:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5341516	EDI: DISCOVER.COM	Oct 29 2020 23:48:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
5341517	EDI: DISCOVER.COM	Oct 29 2020 23:48:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5341521	Email/Text: PBNCNotifications@perituservices.com	Oct 29 2020 19:44:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
5341522	Email/Text: PBNCNotifications@perituservices.com	Oct 29 2020 19:44:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
5341528	EDI: PRA.COM	Oct 29 2020 23:48:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
5341527	EDI: PRA.COM	Oct 29 2020 23:48:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
5341597	+ EDI: RMSC.COM	Oct 29 2020 23:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5341531	EDI: WTRRNBNK.COM	Oct 29 2020 23:48:00	Target, c/o Financial & Retail Srvs Mailstop BT,

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5341532 EDI: WTRRNBNK.COM

Oct 29 2020 23:48:00

PO Box 9475, Minneapolis, MN 55440-9475  
Td Bank USA/Targetcred, PO Box 673,  
Minneapolis, MN 55440-0673

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2020 at the address(es) listed below:

Name	Email Address
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
Kent Douglas Watkins	on behalf of Debtor 1 Alicia Beury kwatkins@infionline.net tag26001@hotmail.com;G1742@notify.cincompass.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William G Schwab (Trustee)	schwab@uslawcenter.com wschwab@iq7technology.com;ecf@uslawcenter.com;ecf.alert+Schwab@titlexi.com

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Alicia Beury**  
First Name Middle Name Last Name  
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: **5:20-bk-02045-RNO**

Social Security number or ITIN xxx-xx-9493

EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_

EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alicia Beury

By the court:

10/29/20

Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**